

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHELLE I MORALES

Debtor(s)

Case No. 09-26720

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2009.
- 2) The plan was confirmed on 09/10/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/08/2014.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,630.00.
- 10) Amount of unsecured claims discharged without payment: \$55,021.94.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$26,961.90
Less amount refunded to debtor \$264.88

NET RECEIPTS: \$26,697.02

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,394.11
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,894.11

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE CHRIST MEDICAL CENT	Unsecured	NA	611.65	611.65	61.17	0.00
AFNI INC	Unsecured	714.00	NA	NA	0.00	0.00
AFNI INC	Unsecured	664.00	NA	NA	0.00	0.00
CAB SERVICES	Unsecured	520.00	NA	NA	0.00	0.00
CAB SERVICES	Unsecured	50.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	6,503.00	6,688.13	6,688.13	668.81	0.00
CAPITAL ONE	Unsecured	1,863.00	1,888.94	1,888.94	188.89	0.00
COLLECTION COMPANY OF AMERIC	Unsecured	82.00	NA	NA	0.00	0.00
DEPENDON COLLECTION	Unsecured	435.00	NA	NA	0.00	0.00
DEPENDON COLLECTION	Unsecured	121.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	603.00	NA	NA	0.00	0.00
ISAC	Unsecured	NA	15,985.08	15,985.08	1,598.51	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	275.00	321.64	321.64	32.16	0.00
LEADING EDGE RECOVERY	Unsecured	657.40	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	7,592.00	6,044.99	6,044.99	604.50	0.00
LVNV FUNDING	Unsecured	NA	3,188.27	3,188.27	318.83	0.00
MERCHANTS CREDIT GUIDE	Unsecured	139.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	120.00	NA	NA	0.00	0.00
NATIONAL ED SVC	Unsecured	10,164.00	NA	NA	0.00	0.00
NATIONAL ED SVC	Unsecured	5,521.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	536.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,027.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	195.00	NA	NA	0.00	0.00
PREMIER BANK CARD	Unsecured	315.00	356.91	356.91	35.69	0.00
REGIONAL ACCEPTANCE CORP	Secured	11,500.00	16,413.39	15,949.00	15,949.00	2,182.96
REGIONAL ACCEPTANCE CORP	Unsecured	4,449.00	0.00	464.39	46.44	0.00
SPRINT NEXTEL	Unsecured	NA	664.33	664.33	66.43	0.00
TORRES CREDIT	Unsecured	435.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	495.00	495.16	495.16	49.52	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,949.00	\$15,949.00	\$2,182.96
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,949.00	\$15,949.00	\$2,182.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,709.49	\$3,670.95	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,894.11</u>	
Disbursements to Creditors	<u>\$21,802.91</u>	
TOTAL DISBURSEMENTS :		<u>\$26,697.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/29/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.